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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11 Chapter 12
	Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Melanie	
	Milita the average the et in on	First name	First name
	Write the name that is on your government-issued	R. Middle name	Middle name
	picture identification (for example, your driver's	Evans	Middle hame
	license or passport	Last name	Last name
	Bring your picture		
	identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last	First name	First name
	8 years	Middle name	Middle name
	Include your married or maiden names.	Wilderfame	Middle Harre
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits	XXX - XX- 6749	xxx - xx-
	of your Social Security number or federal Individual	OR	
	Taxpayer Identification number	9 xx - xx-	9 xx - xx-
	(ITIN)		

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De	ebtor 1 Melanie First Name	H. Evans Middle Name Last Name	Case number (if known)
	- Hot Hame	middle Hamb	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		14343 Lincoln Ave Number Street	Number Street
		Dolton Illinois 60419 City State Zip Code	City State Zip Code
		Cook	
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		01.	
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Melanie	R.	Evans		Case number (if kno	own)	
First Name	Middle Nan	ne Last Name				
Part 2: Tell the Court Abo	out Your Bankrup	otcy Case				
7. The chapter of the Bankruptcy Code you are choosing to file under		a brief description of each, see n B2010)). Also, go to the top o				ndividuals Filing for
8. How you will pay the fee	more details cashier's che may pay with I need to pay Individuals to judge may, b the official poyou choose to	e entire fee when I file my about how you may pay. Ty bck, or money order If you a a credit card or check with by the fee in installments. If a Pay Your Filing Fee in Installment is not required to, waive overty line that applies to you his option, you must fill out and file it with your petition	rpically, if your attorney is a pre-printed you choose tallments (Omay request your fee, an our family sit the Application of the state	ou are paying the submitting you and address. This option, significial Form 103 this option only dimay do so on ze and you are used.	e fee yourself, r payment on gon and attach to BA). If you are filing the file of the pay to	you may pay with cash, your behalf, your attorney the Application for ang for Chapter 7. By law, a me is less than 150% of the fee in installments). If
9. Have you filed for bankruptcy within the last 8 years?	No. ✓ Yes. District District District	Northern District of Illinois Northern District of Illinois	When When When	1/15/2015 MM / DD / YYYY 5/6/2016 MM / DD / YYYY	Case number _ Case number _ Case number _	15-bk-01379 16-bk-15595
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, Relationship to Case number,	if known
11. Do you rent your residence?	✓ No.	e 12. r landlord obtained an eviction Go to line 12. Fill out <i>Initial Statement About</i> this bankruptcy petition.				

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R Evans Debtor 1 Melanie Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1 First Name
 Melanie First Name
 R.
 Evans
 Case number (if known)

 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Melanie	H.	Evans	Case number (if known)	
Part 6: First Name Answer These Que	Middle Name estions for Reporting P	Last Name Purposes		
16. What kind of debts do you have?	16a. Are your debts p "incurred by an ir No. Go to line ✓ Yes. Go to lire 16b. Are your debts p money for a busin No. Go to line ✓ Yes. Go to line	primarily consumer debts andividual primarily for a per e 16b. and 17. brimarily business debts? and a perimarily business debts? and a perimarily business debts? and a perimarily business debts? brimarily business debts?	rsonal, family, or househousehousehousehousehousehousehouse	s that you incurred to obtain business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing unde expenses are p	nder Chapter 7. Go to line 18 er Chapter 7. Do you estimate paid that funds will be availab	that after any exempt prop	erty is excluded and administrative d creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5 ☐ 5,001-1 ☐ 10,001-		25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,00 \$500,001-\$1 millio	\$10,000 00 \$50,000	001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?		0	001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	correct. If I have chosen to file of title 11, United State under Chapter 7. If no attorney represent out this document, I have correct.	under Chapter 7, I am awa es Code. I understand the its me and I did not pay or a ave obtained and read the r	re that I may proceed, if e relief available under each agree to pay someone wh notice required by 11 U.S	e information provided is true and ligible, under Chapter 7, 11,12, or 13 in chapter, and I choose to proceed no is not an attorney to help me fill 8.C. § 342(b).
	I understand making a connection with a bank	false statement, concealin	g property, or obtaining r	money or property by fraud in mprisonment for up to 20 years, or
	/s/ Melanie Evans Signature of Debtor 1		Signature of D	ebtor 2
	G)/19/2017 MM / DD / YYYY	Executed or	

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Debtor 1 Melanie	R.	Evans	Case number (iii	f known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, Unite	nave informed the debtor(s) about ad States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. §	342(b) and, in a case in	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the i	nformation in the sched	dules filed with the petition is incorrect.
attorney, you do not				·
need to file this page.	/s/ Alexander Prebe	r	Date _	9/19/2017
	Signature of Attorney	for Debtor		MM / DD / YYYY
	Alexander Preber			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3122374979	Email address	apreber@semradlaw.com
			 	
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Melanie	R.	Evans
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)	-		

П	Check if this is an
	amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$980.00
1c. Copy line 63, Total of all property on Schedule A/B	\$980.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$44,203.35
Your total liabilities	\$44,203.35
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,534.95
Copy your combined montally income from line 12 or Scriedule I	
5. Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22, Column A, of Schedule J	\$2,540.00

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Debtor 1 Melanie R Evans _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$2,075.48 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	informa	ation to identify your ca	ase:					
Dobtor 1		Molania	В		Evene			
Debtor 1	_	Melanie First Name	R. Middle N	lame	Evans Last Name			
Debtor 2 (Spouse, if fil	ing)	First Name	Middle N	lame	Last Name			
United Sta	ates Bar	nkruptcy Court for the:	Northern		District of Illinois			
Case num	ıber _				(State)			
(If known)	. –	4004 /5						Check if this is an
		rm 106A/B						amended filing
Sche	dule	A/B: Prope	rty					12/1
category v responsibl write your	where y e for si name	rou think it fits best. E upplying correct infor and case number (if k	Be as complete a mation. If more s nown). Answer e	nd acc pace i very q	asset only once. If an asset fits in curate as possible. If two married is needed, attach a separate shee uestion. Other Real Estate You Own	people are et to this fo	e filing together, both a orm. On the top of any a	re equally
1. Do you	own o	r have any legal or eq	uitable interest i	in any	residence, building, land, or simi	lar propert	y?	
✓	No. Go	o to Part 2						
	Yes. W	here is the property?						
1.1					is the property? Check all that application is the property?	ply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i>
1.1	Street	address, if available, or	other description		ongle-ramly nome Ouplex or multi-unit building		Creditors Who Have Cla	ims Secured by Property.
					Condominium or cooperative		Current value of the entire property?	Current value of the portion you own?
				ш	Manufactured or mobile home and			
	Numb	er Street		ш	nvestment property		Describe the nature o	
	City	State	Zip Code		imeshare Other		interest (such as fee s the entireties, or a life	
	City	State	Zip Code		has an interest in the property? (Check	Check if this is co	mmunity property
				one.		OTTECK		
					Debtor 1 only Debtor 2 only			
				ш	Debtor 1 and Debtor 2 only			
					t least one of the debtors and anoth	ner		
					r information you wish to add abo	out this ite	m, such as local	
If you	own or	have more than one, lis	st here:	ргор	erty identification number.			
-				What	is the property? Check all that ap	ply.		claims or exemptions. Put red claims on <i>Schedule D:</i>
1.2	Street	address, if available, or	other description		lingle-family home			nims Secured by Property.
					Ouplex or multi-unit building Condominium or cooperative		Current value of the	Current value of the
					Manufactured or mobile home		entire property?	portion you own?
	Numb	er Street			and		Describe the nature o	f vour ownership
				ш	nvestment property imeshare		interest (such as fee s the entireties, or a life	simple, tenancy by
	City	State	Zip Code		Other			——————————————————————————————————————
				Who	has an interest in the property?	Check	Check if this is co (see instructions)	mmunity property
				one.				
					ebtor 1 only			
					Debtor 2 only			
					Debtor 1 and Debtor 2 only It least one of the debtors and anoth	or		
							m anah salasal	
					r information you wish to add abo erty identification number <u>:</u>	out this ite	m, such as local	

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Debtor 1		R.	Evans	Case number	(if known)	
	First Name	Middle Name	Last Name			
1.3Stre	First Name eet address, if available, or ot mber Street	Middle Name her description Zip Code	Last Name What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Who has an interest in the property	apply.	Do not deduct secured the amount of any secu Creditors Who Have Clat Current value of the entire property? Describe the nature of interest (such as fee sthe entireties, or a life Check if this is co	imple, tenancy by e estate), if known.
9 444	the deller velve of the re-		Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and Other information you wish to add a property identification number:	other about this item,		
	the dollar value of the po ve attached for Part 1. Wi	-	all of your entries from Part 1, inclunere. 	iding any entrie	s for pages	
Do you ov you own t	hat someone else drives. If y ans, trucks, tractors, sport ut	equitable interes you lease a vehicle,	at in any vehicles, whether they are also report it on Schedule G: Executor rcycles	-	-	
3.1	Model: Year:		Who has an interest in the propone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community		Current value of the entire property?	Current value of the portion you own?
3.2	Make Model: Year:		who has an interest in the propone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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	Melanie First Name	R. Middle Name	Evans Last Name	Case numb	er (if known)	
3.3	Make Model: Year:		Who has an interest in the one. Debtor 1 only	property? Check	the amount of any secu	claims or exemptions. Pured claims on Schedule aims Secured by Property
	Approximate mileage:	·	Debtor 2 only		Current value of the entire property?	Current value of the portion you own?
	Other information:		Debtor 1 and Debtor 2 o	•	——————	————————
			At least one of the debto	rs and another		
			Check if this is communications)	inity property (see		
3.4	Make		Who has an interest in the	property? Check		claims or exemptions. P
	Model:		one.		-	red claims on <i>Schedule</i> aims Secured by Property
	Year: Approximate mileage:		Debtor 1 only		Creditors Will Have Cla	airis secured by Property
	Approximate initeage.		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 o	nly	entire property?	portion you own?
			At least one of the debto	rs and another		
			Check if this is commu	inity property (see		
Exar		•	er recreational vehicles, othe t, fishing vessels, snowmobiles,	•		
Exar	mples: Boats, trailers, motor No	•	er recreational vehicles, othe	motorcycle accessor	Do not deduct secured the amount of any secu	claims or exemptions. P ired claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motor No Yes Make Model: Year:	•	er recreational vehicles, othe t, fishing vessels, snowmobiles, Who has an interest in the	motorcycle accessor	Do not deduct secured the amount of any secu	ıred claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motor No Yes Make Model:	•	er recreational vehicles, othe t, fishing vessels, snowmobiles, Who has an interest in the one.	motorcycle accessor	Do not deduct secured the amount of any secu	ıred claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motor No Yes Make Model: Year:	•	who has an interest in the one. Debtor 1 only	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule aims Secured by Propert
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule ims Secured by Property Current value of the
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o	motorcycle accessor property? Check nly rs and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule ims Secured by Property Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is communinstructions) Who has an interest in the	property? Check nly rs and another inity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured	red claims on Schedule aims Secured by Propert Current value of the portion you own? claims or exemptions. F
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is communinstructions) Who has an interest in the one.	property? Check nly rs and another inity property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu	claims or Schedule control of the portion you own? claims or exemptions. For the portion of the
Exar	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is communinstructions) Who has an interest in the one. Debtor 1 only	property? Check nly rs and another inity property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu	claims or Schedule control of the portion you own? claims or exemptions. For the portion of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is communinstructions) Who has an interest in the one.	property? Check nly rs and another inity property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims or schedule of the portion you own? claims or exemptions. Fured claims on Schedule of the portion you own? claims or exemptions. Fured claims on Schedule of the current value of the
Exar	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is communinstructions) Who has an interest in the one. Debtor 1 only	property? Check nly rs and another inity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule aims Secured by Propert Current value of the portion you own? claims or exemptions. F ured claims on Schedule aims Secured by Propert
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is communinstructions) Who has an interest in the one. Debtor 1 only Debtor 2 only	property? Check nly rs and another inity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims or schedule of the portion you own? claims or exemptions. Fured claims on Schedule of the portion you own? claims or exemptions. Fured claims on Schedule of the current value of the

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Debtor 1 Melanie Evans Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Household Goods \$250.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used Mobile Phone & TV \$500.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$200.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Used Jewelry \$15.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$965.00 for Part 3. Write that number here

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Debtor 1 Melanie Evans Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes \$15.00 Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$0.00 17.1. Checking account: Chase 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Melanie	R.	Evans	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers ents are those you cannot transfe Issuer name:	checks, promissory no	tes, and money orders.	
0.4	B. I'm and I am and a				
21.	Retirement or pension Examples: Interests in If		, thrift savings accounts	s, or other pension or profit-sharing plans	
	✓ No				
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			
		Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, publi			
	Yes	Electric:	-		
		Gas:	-		
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for	r a number of years)	
	✓ No ☐ Yes	Issuer name and description:			

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Debt	tor 1 Melanie First Name	R. Middle Name	Evans Last Name	Case number (if known)	
0.4					
24.		1), 529A(b), and 529(b)(1).	ı qualified ABLE program, or under	a qualified state tuition program.	
	✓ No Institut	tion name and description. Sep	parately file the records of any interests.	.11 U.S.C. § 521(c):	
25.			other than anything listed in line 1), and rights or powers	
	exercisable for your No	benefit			
	Yes. Describe				
26.			and other intellectual property ds from royalties and licensing agreem	nents	
	No Yes. Describe				
	<u> </u>				
27.		s, and other general intangib ermits, exclusive licenses, coop	les erative association holdings, liquor lice	enses, professional licenses	
	✓ No Yes. Describe				
Moi	ney or property ow	ed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or property owe				portion you own? Do not deduct secured
	Tax refunds owed to				portion you own? Do not deduct secured
	Tax refunds owed to ✓ No ✓ Yes. Give specific	you information		Federal:	portion you own? Do not deduct secured
	Tax refunds owed to No Yes. Give specific about them, you already to	you		Federal: State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owed to No Yes. Give specific about them, you already and the tax y	you information including whether filed the returns years		State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specific about them, you already and the tax you already the tax you alr	you information including whether filed the returns years	upport, child support, maintenance, di	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specific about them, you already and the tax y	information including whether filed the returns years	upport, child support, maintenance, di	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specific about them, you already and the tax you specific about them. You already to another tax you specific about them. You already to another tax you already tax you already to another tax you already tax you already tax you already to another tax you already tax you alr	information including whether filed the returns years	upport, child support, maintenance, di	State: Local: ivorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specific about them, you already and the tax you specific about them. You already to another tax you specific about them. You already to another tax you already tax you already to another tax you already tax you already tax you already to another tax you already tax you alr	information including whether filed the returns years	upport, child support, maintenance, di	State: Local: ivorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds owed to No Yes. Give specific about them, you already and the tax you specific about them. You already to another tax you specific about them. You already to another tax you already tax you already to another tax you already tax you already tax you already to another tax you already tax you alr	information including whether filed the returns years	upport, child support, maintenance, di	State: Local: ivorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to ✓ No Yes. Give specific about them, you already the and the tax you have a support and the support and the support of	information including whether filed the returns years	upport, child support, maintenance, di	State: Local: ivorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to ✓ No Yes. Give specific about them, you already the tax you already the tax you have another to the tax you have a specific or the t	information including whether filed the returns years	nts, disability benefits, sick pay, vacatio	State: Local: ivorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to ✓ No Yes. Give specific about them, you already the tax you already the tax you have another to the tax you have a specific or the t	information including whether filed the returns years	nts, disability benefits, sick pay, vacatio	State: Local: ivorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Debt	tor 1 Melanie	R.	Evans	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disab		savings account (HSA); credit,	, homeowner's, or renter's insurance	
	Yes. Name the insu of each policy and I	rance company	ompany name:	Beneficiary:	Surrender or refund value:
32.				licy, or are currently entitled to receive	· -
	✓ No Yes. Describe				
33.		arties, whether or not you nployment disputes, insuran	have filed a lawsuit or mad ce claims, or rights to sue	le a demand for payment	
	No Yes. Describe				
34.	Other contingent and to set off claims	unliquidated claims of eve	ery nature, including counte	erclaims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets ye	ou did not already list			
	No Yes. Describe				
36.		-	art 4, including any entries	for pages you have attached	\$15.00
Part	5: Describe Any Bu	usiness-Related Prope	rty You Own or Have an	Interest In. List any real estate in Par	t 1.
37.	Do you own or have ar	ny legal or equitable intere	est in any business-related p	property?	
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable of	or commissions you alread	y earned		or exemptions
	✓ No Yes. Describe				
39.			odems, printers, copiers, fax r	nachines, rugs, telephones, desks, chairs, elec	etronic devices
	Yes. Describe				

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Deb	tor 1 Melanie	R.	Evans	Case number (if known)	
40	First Name	Middle Name	Last Name	your trade	
40.		equipment, supplies you	use in business, and tools of y	our trade	
	✓ No				
	Yes. Describe				
41.	Inventory				
	- N				
	Yes. Describe				
	Tes. Describe				
	-				
42.	Interests in partnersh	nips or joint ventures			
	✓ No				
	Yes. Give specific		Name of entity:	% of ownership:	
	information about				
	them				<u> </u>
				· · · · · · · · · · · · · · · · · · ·	-
					_
43. (Customer lists, mailing	lists, or other compilati	ons		
	✓ No				
	Yes. Do your lists i	nclude personally identifial	ole information (as defined in 11	U.S.C. § 101(41A))?	
	No				
	No No Door	vrib o			
	Yes. Desc	JIDE			
44.	Any business-related	property you did not alro	eady list		
	√ No				
	Yes. Give specific				
	information				
					<u> </u>
					-
1E A	dd the deller velue of	all of your ontring from D	ort E including one ontrice fo	r nagas you have attached	
			art 5, including any entries fo		
<u> </u>	<u> </u>				
Part		arm- and Commercian interest in farmland, list it in		ty You Own or Have an Interest In.	
46.	Do you own or have a	iny legal or equitable int	erest in any farm- or commer	cial fishing-related property?	
	No. Go to Part 7.				Current value of the portion you own?
	Yes. Go to line 47.				Do not deduct secured claims
	_				or exemptions
47.	Farm animals Examples: Livestock, p	oultry farm-raised fish			
		rounty, raitti-taiseu tisti			
	✓ No				
	Yes. Describe				

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Deb	tor 1 Melanie	R.	Evans	Case number (if known)	
	First Name	Middle Name	Last Name		
48.	Crops-either growing of	or harvested			
	✓ No				
	Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, f	xtures, and tools of trad	e	
	✓ No				
	_				
	Yes. Describe				
50.	Farm and fishing suppl	lies, chemicals, and feed			
	No No				
	Yes. Describe				
51.	Any farm- and comme	rcial fishing-related property you	did not already list		
	No No				
	<u> </u>				
	Yes. Describe				
				[
		I of your entries from Part 6, incl		-	
•	art o. write that humber	nere			
Part	7. Dosoribo All Pro	perty You Own or Have an Ir	storact in That You Di	d Not List Abovo	
		_		d Not List Above	
53.		perty of any kind you did not alre s, country club membership	ady list?		
		s, country dab membersinp			
	✓ No				
	Yes. Give specific				
	information				
54. A	dd the dollar value of al	l of your entries from Part 7. Wri	te that number here		▶
Part	8: List the Totals of	Each Part of this Form			
	David d. Takal	line 0		_	
55.	Part 1: lotal real estate	, line 2			
56	part 2 total vehicles, lin	e 5			
	•	d household items, line 15		<u> </u>	
	•	·	\$965.00	<u>—</u>	
58. F	Part 4: Total financial as	sets, line 36	\$15.00	<u></u>	
59.	Part 5: Total business-re	elated property, line 45			
60.	Part 6: Total farm- and f	ishing-related property, line 52		_	
			-	<u> </u>	
	Part 7: Total other prop				
62.	Total personal property.	Add lines 56 through 61	\$980.00		+ \$980.00
				Copy personal property total	
					\$980.00
63. T	otal of all property on S	chedule A/B. Add line 55 + line 62			Ψ000.00
1 -					i

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Fill in this information to identify your case:								
Debtor 1	Melanie	R.	Evans					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States Bankruptcy Court for the:		Northern	District of Illinois					
			(State)					
Case number (If known)								

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Identify the Property You Clair	n as Exempt						
1.	,	•						
	You are claiming state and federal							
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)					
2.	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.							
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption				
	Brief description: Checking account, Chase Line from	\$0.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)				
	Schedule A/B: 17 Brief			735 ILCS 5/12-1001(a)				
	description: Used Clothing Line from Schedule A/B: 11	\$200.00	\$200.00 100% of fair market value, up to any applicable statutory limit					
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?					

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Debtor	1 Melanie R.		Evans	Case number (if known)	
	First Name Mic	ddle Name	Last Name		
Part 2:	Additional Page				
line	ef description of the property and e on Schedule A/B that lists this operty	Current value of the portion you own Copy the value from Schedule A/B	Check only one	exemption you claim box for each exemption.	Specific laws that allow exemption
Lin	ef scription: <u>Used Household Goods</u> e from hedule A/B: 06	\$250.00		\$250.00 air market value, up to any statutory limit	735 ILCS 5/12-1001(b)
Lin	ef scription: Used Mobile Phone & TV e from hedule A/B: 07	\$500.00		\$500.00 air market value, up to any statutory limit	735 ILCS 5/12-1001(b)
Lin	ef scription: Cash in Hand e from thedule A/B: 16	\$15.00		\$15.00 air market value, up to any statutory limit	735 ILCS 5/12-1001(b)

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			3	_		
Fill in this inf	formation to identify your	case:				
Debtor 1	Melanie	R.	Evans			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing) First Name	Middle Name	Last Name			
United States	s Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)	er					
Officia	l Form 106D					Check if this is an amended filing
Sched	lule D: Credi	tors Who Ha	ve Claims Secur	ed by Prop	erty	12/15
more space			e are filing together, both are equinber the entries, and attach it to			
1. Do any	y creditors have claims	secured by your proper	ty?			
✓ No	o. Check this box and sub	omit this form to the court v	with your other schedules. You have	ve nothing else to repo	rt on this form.	
Ye	es. Fill in all of the informat	ion below.				
Part 1: Lis	st All Secured Claims					
for each	n claim. If more than one cr		red claim, list the creditor separately list the other creditors in Part 2. As g to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports	Column C Unsecured portion If any

this claim

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Fill in this	information to identify your ca	ase:		
Debtor 1	Melanie	R.	Evans	
	First Name	Middle Name	Last Name	
Debtor 2	=			
(Spouse, if fil	ing) First Name	Middle Name	Last Name	
United Sta	ites Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	_
Case num (If known)	ber			
	l Form 106E/F			 Check if this is an amended filing
Officia	I FOITH TUGE/F			L °
Sche	dule E/F: Cre	ditors Who	Have Unseci	ured Claims 12/15
other party Form 106A claims tha the entries known).	y to any executory contracts \/B) and on Schedule G: Exec t are listed in Schedule D: Ci	or unexpired leases that cutory Contracts and Unex reditors Who Hold Claims ach the Continuation Pag	could result in a claim. Als xpired Leases (Official For Secured by Property. If mo	and Part 2 for creditors with NONPRIORITY claims. List the so list executory contracts on <i>Schedule A/B: Property</i> (Official m 106G). Do not include any creditors with partially secured ore space is needed, copy the Part you need, fill it out, number of any additional pages, write your name and case number (if
	ny creditors have priority uns	secured claims against yo	ou?	
✓	No. Go to Part 2.			
	NO. GO to Fart 2.			
	Yes.			

Total

claim

Priority

amount

Nonpriority

amount

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Debtor 1 Melanie Evans Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 A-Check America, Inc. \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1501 Research Park Drive Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 91204 Glendale California City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Notice Only Is the claim subject to offset? Yes AD ASTRA RECOVERY SERV 4.2 \$907.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 5/2017 7330 W 33RD ST N STE 118 Number As of the date you file, the claim is: Check all that apply. Contingent **WICHITA** Kansas 67205 Unliquidated City Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only **|** Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: SPEEDY **✓** No Other. Specify **CASH 123** American InfoSource LP (agent for US Cellular) \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 248838 Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 73124 Oklahoma City Oklahoma City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Notice only Is the claim subject to offset? **✓** No Yes

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R Debtor 1 Melanie Evans Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 Americash - Bankruptcy \$699.68 Last 4 digits of account number Nonpriority Creditor's Name Mkt Square Shop Ctr 180 S Bolingbrook Dr When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60440 Bolingbrook Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Payday Loans Is the claim subject to offset? **✓** No Yes AT & T Mobility \$186.26 Last 4 digits of account number _ Nonpriority Creditor's Name P.O. Box 537104 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Atlanta Georgia 30353 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Unsecured Debt Is the claim subject to offset? **✓** No Yes Bank of America 4.6 \$268.45 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 982236 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated El Paso 79998 Texas Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only

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R Debtor 1 Melanie Evans Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 City of Harvey \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 15320 Broadway Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60426 Harvey Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ Notice Only Is the claim subject to offset? **✓** No Yes \$0.00 4.8 Comcast Last 4 digits of account number _ Nonpriority Creditor's Name 11621 E. Marginal Way # 5 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Bankruptcy Dept Contingent Unliquidated Seattle Washington 98168 City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Notice only Is the claim subject to offset? **✓** No Yes ComEd \$2,906.47 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3 Lincoln Center n/a Number Street As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated Oakbrook Terrace 60181 Illinois Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

Official Form 106E/F

✓ No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Other. Specify Unpaid Electric Bill

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R Debtor 1 Melanie Evans Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 IL Tollway \$6,672.50 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2700 Ogden Ave Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60515 Downers Grove Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Unpaid Tolls Is the claim subject to offset? **✓** No Yes JEFFERSON CAPITAL SYSTEM \$408.71 4.11 Last 4 digits of account number _ Nonpriority Creditor's Name 16 MCLELAND RD When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated SAINT CLOUD Minnesota 56303 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.12 Midwest Title Loans \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 12047 Western Ave n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60406 Blue Island Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Notice Only Is the claim subject to offset? **✓** No

Yes

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R Debtor 1 Melanie Evans Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 National Credit Lenders \$300.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 157 W 159th St Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60426 Harvey Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Other Is the claim subject to offset? **✓** No Yes 4.14 Nicor - PO Box 5407 \$9,377.11 Last 4 digits of account number _ Nonpriority Creditor's Name PO Box 5407 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Carol Stream Illinois 60197 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Unpaid Gas Bill Is the claim subject to offset? **✓** No Yes SKOPOS FINANCIAL LLC 4.15 \$21,802.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 6/2014 500 E JOHN CARPENTER FWY Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated IRVING 75062 Texas City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ 072 Automobile Is the claim subject to offset? **✓** No

Yes

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R Debtor 1 Melanie Evans Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 Speedy Cash \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1931 N. Mannheim Rd Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60160 Melrose Park Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Other Is the claim subject to offset? **✓** No Yes Sprint Corp. 4.17 \$675.17 Last 4 digits of account number _ Nonpriority Creditor's Name n/a PO Box 7949 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Attn Bankruptcy Dept Contingent Unliquidated Overland Park Kansas 66207 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Unpaid mobile Bill Is the claim subject to offset? **✓** No Yes 4.18 Suburban Emergency Physicians Group \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 6836 South Euclid Avenue n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60649 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Notice only Is the claim subject to offset? **✓** No

Yes

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After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total class 4 digits of account number		Case number (if known)	Evans Last Name	Name	R.	or 1 Melanie First Name	Debtor 1
TMobile							Part 2:
Nonpriority Creditor's Name P.O. Box 742596 Number Street As of the date you file, the claim is: Check all that apply. Cincinnati Ohio 45274 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Last 4 digits of account number N/A When was the debt incurred? As of the date you file, the claim is: Check all that apply. Unliquidated Disputed Type of NONPRIORITY unsecured claim:	Total claim	owed by 4.6, and so forth.	nning with 4.5, follo	number them beg	ny entries on this page, no	After listing any	,
Cincinnati Ohio 45274 City State Zip Code Who incurred the debt? Check one. □ Unliquidated □ Disputed Type of NONPRIORITY unsecured claim: □ Student loans	\$0.00	as the debt incurred? n/a	When was		96	Nonpriority Creditor P.O. Box 742596	<u> </u>
City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Student loans		tingent	Conti				
Who incurred the debt? Check one. ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Student loans		quidated	Unliqu	45274			-
Student loans				Zip Code	the debt? Check one.	Who incurred the	
		dent loans	Stude	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another			
Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims							
At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts	ar						
Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify Notice Only				<u> </u>		_	
✓ No Yes					•	✓ No	

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Debtor 1 Melanie R. Evans Case number (if known)

First Nan	ne Middle Name Last Name				
Part 4: Add th	e Amounts for Each Type of Unsecured Claim				
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.		tatistical reporting purposes only Total claims	y. 28 U.S.C. §159.	
Total claims	6a. Domestic support obligations.	6a.	\$0.00		
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00		
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00		
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00		
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00		
			Total claims		
Total claims from Part 2	6f. Student loans	6f.	\$0.00		
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00		
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00		
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$44,203.35		
	6j. Total. Add lines 6f through 6j.	6i.	\$44,203.35		

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Fill in this information to identify your case:								
Debtor 1	Melanie	R.	Evans					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States Bankruptcy Court for the:		Northern	District of Illinois (State)					
Case number (If known)			(Clary)					

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or com	pany with whom you have	the contract or lease	State what the contract or lease is for
2.1	Asche Propertie: Name Unknown	S		Residential Lease, Debtor is Lessee, Month to Month
	Number Dolton City	Street Illinois State	60419 Zip Code	

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Fill in this	information to identify your o	case:			
Debtor 1	Melanie	R.	Evans		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if fili	ing) First Name	Middle Name	Last Name		
United Sta	tes Bankruptcy Court for the:		District of Illinois		
Officed Sta	les bankruptcy Court for the.	Northern	(State)		
Case num	ber				
(ii idiowii)					Check if this is an
					amended filing
Officia	al Form 106H				
Sahad	lula Hi Vaur Ca	dobtoro			40/45
Sched	lule H: Your Cod	iebtors			12/15
1. Do yo	nswer every question. u have any codebtors? (If y No Yes n the last 8 years, have you , Louisiana, Nevada, New Me	lived in a community pro	perty state or territor	y? (Communit	ty property states and territories include Arizona, California,
V	No. Go to line 3.				
	Yes. Did your spouse, form	er spouse, or legal equiva	lent live with you at the	e time?	
	✓ No				
	Yes. In which communi	ty state or territory did you	ı live?	Fill in the	e name and current address of that person.
	Name of your spouse,	former spouse, or legal equ	ivalent		
	Number Street				
	City	State	Zip C	Code	
0 1- 0-	Luman d. Bat all afternoon to del	bassa Bassakisalisida			is filling with your List the grown shows it is a
	•	-	•		se is filing with you. List the person shown in line 2

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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Fill in this information	to identify your case	.						
Debtor 1 Melanie First Na		R. Middle Name	Evans Last N					
Debtor 2	iie i	viidale i vairie	Lastin	anc			eck if this is:	
(Spouse, if filing) First Na	me I	Middle Name	Last N	ame			An amended filing	
United States Bankrupt	cy Court for Norther	n	District of III	inois			A supplement showing	· · · · ·
the:			(S	State)		'	expenses as of the foll	owing date:
Case number (If known)							MM / DD / YYYY	
Official Form	1061							
Schedule I: \								1
								
spouse. If more spac number (if known). A Part 1: Describe E			et to this for	m. O	n the top o	f any additi	ional pages, write y	our name and cas
Fill in your employs information.	nent		Debtor 1				Debtor 2	
		ent status	Emplo	yed			Employed	
If you have more that attach a separate pag	•		Not Er	•	ed		Not Employed	
information about ac employers.								
. ,	Occupat							
Include part time, se self-employed work.	asonal, or Employe	r's name	-					
Occupation may incl		r's address						
or homemaker, if it a			Number St	reet			Number Street	
			-				-	
			074		01-1-	71- O-d-	Olle	Obeta 71a Octob
			City		State	Zip Code	City	State Zip Code
	How long there?	g employed						
	there:		-					_
Part 2: Give Detai	s About Monthly	ncome						
spouse unless you are If you or your non-filing	come as of the date yes separated. I spouse have more that separate sheet to this for	n one employer,	•			•		·
•	·				For Deb	otor 1	For Debtor 2 or non-filing spouse	
	s wages, salary, and co paid monthly, calculate v	•		2.		\$2,253.33	ming spouse	_
3. Estimate and list	monthly overtime pay.			3.		+ \$0.00		<u>—</u>
4. Calculate gross i	ncome. Add line 2 + line	3.		4.		\$2,253.33		

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Debtor 1 Melanie		vans	Case number	r <i>(if</i>	
First Name	Middle Name La	ast Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here		→ 4.	\$2,253.33		
5. List all payroll deductions:					
5a. Tax, Medicare, and So	ocial Security deductions	5a.	\$172.38		
5b. Mandatory contribution	ons for retirement plans	5b.	\$0.00		
5c. Voluntary contribution	ns for retirement plans	5c.	\$0.00		
5d. Required repayments	of retirement fund loans	5d.	\$0.00		
5e. Insurance		5e.	\$0.00		
5f. Domestic support oblig	gations	5f.	\$0.00		
5g. Union dues	3	5g.	\$0.00		
5h. Other deductions. Spe	ecify:	5h. +	\$0.00 +		
•	s. Add lines 5a + 5b + 5c + 5d + 5e +5f		\$172.38	<u> </u>	
	ike-home pay. Subtract line 6 from line 4	4. 7.	\$2,080.95		
8. List all other income regul	larly received:				
_	al property and from operating a				
Attach a statement for ea	ach property and business showing and necessary business expenses, and	8a.	\$0.00		
8b. Interest and dividends	s	8b.	\$0.00		
8c. Family support payme dependent regularly re	ents that you, a non-filing spouse, or a eceive				
Include alimony, spousa divorce settlement, and	al support, child support, maintenance, property settlement.	8c.	\$0.00		
8d. Unemployment compe	ensation	8d.	\$0.00		
8e. Social Security		8e.	\$0.00		
Include cash assistance cash assistance that you	istance that you regularly receive and the value (if known) of any non- receive, such as food stamps (benefits Nutrition Assistance Program) or	8f.	\$454.00		
8g. Pension or retirement		8g.	\$0.00		
8h. Other monthly income		8h. +	\$0.00 +		
_	lines 8a + 8b + 8c + 8d + 8e + 8f +8g +		\$454.00		
10. Calculate monthly income Add the entries in line 10 for	e. Add line 7 + line 9. r Debtor 1 and Debtor 2 or non-filing spo	10. ouse	\$2,534.95 +	=	\$2,534.95
Include contributions from a friends or relatives.	ontributions to the expenses that you an unmarried partner, members of your has already included in lines 2-10 or amounts.	ousehold, your	dependents, your roomn		
Specify:				11	. + \$0.00
	ist column of line 10 to the amount in ummary of Schedules and Statistical Sum			,	. \$2,534.95
					Combined monthly income
13. Do you expect an increas	se or decrease within the year after yo	ou file this form	?		
Yes. Explain:					

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		Docu	ment Page 36 of 69			
Fill in this infor	mation to identify you	ır case:				
Debtor 1	Melanie	R.	Evans			
Debtor 2	First Name	Middle Name	Last Name	Check if this is:		
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ıg	
	sankruptcy Court for th	ne: <u>Northern</u> [District of Illinois (State)		howing post-petitic the following date:	on chapter 13
Case number (If known)				MM / DD / YYYY		
Official	Form 106J					
Schedul	e J: Your Ex	penses				12/15
information. If			re filing together, both are equally form. On the top of any additiona			mber
Part 1: Des	cribe Your Housel	nold				
1. Is this a joi	nt case?					
✓ No. Go	to line 2					
Yes. Do	oes Debtor 2 live in a	separate household?				
	No					
	Yes. Debtor 2 mus	t file Official Forms 106J-2, <i>Expen</i>	ses for Separate Household of Debt	or 2.		
2. Do you hav	e dependents?	No				
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depender with you?	nt live
			Child	17 years	No.	
			Child	14 years	✓ Yes. No.	
			0.1110	you.o	✓ Yes.	
	enses include f people other	No				
than yourself and dependents		Yes				
Part 2: Estin	nate Your Ongoin	g Monthly Expenses				
_	of a date after the ba		ou are using this form as a supple plemental Schedule J, check the	•	•	he
	•	n-cash government assistance i d it on <i>Schedule I: Your Incom</i> e	-		You	r expenses
	or home ownership or the ground or lot. 4.		clude first mortgage payments and		4.	\$771.00
If not incl	uded in line 4:					
4a. Real es	state taxes				4a	\$0.00

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Melanie R. Evans Case number (if known)
First Name Middle Name Last Name

First Name Middle Nam	Last Name		-
			Your expenses
5. Additional mortgage payments for your reside	nce, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$251.00
6b. Water, sewer, garbage collection		6b.	\$38.00
6c. Telephone, cell phone, Internet, satellite, and	cable services	6c.	\$300.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping supplies		7.	\$660.00
8. Childcare and children's education costs		8.	\$0.00
9. Clothing, laundry, and dry cleaning		9.	\$75.00
10. Personal care products and services		10.	\$70.00
11. Medical and dental expenses		11.	\$35.00
12. Transportation. Include gas, maintenance, bus Do not include car payments	or train fare.	12.	\$300.00
13. Entertainment, clubs, recreation, newspaper	rs, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donat	ions	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pa	y or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$0.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes deducted from you	r pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payments:		10	
17a. Car payments for Vehicle 1		17a	\$0.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify: IL Tollway Hardship Progra	m	17c	\$40.00
17d. Other. Specify:		17d	\$0.00
	d support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income		18.	
19.Other payments you make to support others	who do not live with you.		*
Specify:	lines A on 5 of this forms on an Cabadala I. Vanning	19.	\$0.00
20. Other real property expenses not included in 20a. Mortgages on other property	lines 4 or 5 of this form or on Schedule I: Your Income.	200	\$0.00
20b. Real estate taxes.		20a	\$0.00
20c. Property, homeowner's, or renter's insurance	e e	20b	\$0.00
20d. Maintenance, repair, and upkeep expenses.	-	20c	\$0.00
20e. Homeowner's association or condominium	dues	20d	\$0.00
200. Homeowner 3 association of condomination	uuco	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1 Melanie	R.	Evans	Case number (if known)	
First Name	Middle Name	Last Name		
21. Other. Specify:			2	1 \$0.00
22. Calculate your monthly	•			\$2,540.00
22a. Add lines 4 through				\$0.00
, ,	nly expenses for Debtor 2), if any	•		\$2,540.00
22c. Add line 22a and 22	b. The result is your monthly exp	enses.	22	<u>.</u>
23. Calculate your monthly	net income.			
23a. Copy line 12 (your o	combined monthly income) from	Schedule I.	23	a \$2,534.95
23b. Copy your monthly	expenses from line 22 above.		23	b \$2,540.00
	nly expenses from your monthly	ncome.		(\$5.05)
The result is your m	onthly net income.		23	с
mortgage payment to in No Yes Explain he	pect to finish paying for your car crease or decrease because of a re: Houseing			

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Fill in this information to identify your case:							
Debtor 1	Melanie	R.	Evans				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number							

Official Form 106Dec

П	Check if this is an
_	amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
×	/s/ Melanie Evans	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 9/19/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Debtor 1	Melanie First Na		R. Middle N	Evans lame Last Nam	е			
Debtor 2	2							
(Spouse, if	1 1100 140		Middle N					
United S	States Bankrupto	y Court for the:	Northern	District of Illino (Stat				
Case nu (If known)	mber							
Offic	ial Form	107						Check if this is amended filing
			- I A <i>ff</i> -: f	11:: -11-	- :::: £	. D I		
				or Individuals			<u> </u>	04
informa	tion. If more s	pace is need	ed, attach a sepa	arried people are filing rate sheet to this form				
number	(if known). Ar -	iswer every c	uestion.					
Part 1:	Give Details	About Your	Marital Status	and Where You Lived	Before			
1. W	hat is your cur	ent marital st	atus?					
	Married							
<u>-</u>	Not married							
2. Di	_	years, have y	ou lived anywhere	other than where you liv	ve now?			
2. D	_	years, have y	ou lived anywhere	other than where you liv	ve now?			
2. Di	uring the last 3		-	other than where you liv 3 years. Do not include v		now.		
2. Do	uring the last 3		-			now.		
2. Di	uring the last 3		-			now.		Dates Debtor 2 lived there
2. Di	uring the last 3 No Yes. List all o		-	3 years. Do not include v	where you live r			there
2. Di	uring the last 3 No Yes. List all o	of the places y	-	3 years. Do not include v	where you live r	now. Debtor 1		
2. Di	uring the last 3 No Yes. List all o	of the places y	-	3 years. Do not include v	where you live r	Debtor 1		there
2. Di	uring the last 3 No Yes. List all o Debtor 1:	of the places y	-	3 years. Do not include to Dates Debtor 1 lived there	Mere you live r Debtor 2: Same as	Debtor 1		Same as Debtor 1
2. Di	uring the last 3 No Yes. List all o Debtor 1: 15912 Paulin Number Street Harvey	of the places y a Illinois	ou lived in the last	3 years. Do not include to Dates Debtor 1 lived there	Debtor 2: Same as Number Stre	Debtor 1	7in Codo	Same as Debtor 1 From
2. Di	No Yes. List all of Debtor 1: 15912 Paulin Number Street	of the places y	ou lived in the last	3 years. Do not include to Dates Debtor 1 lived there	Debtor 2: Same as Number Stre	Debtor 1 et State	Zip Code	there Same as Debtor 1 From To
2. Di	uring the last 3 No Yes. List all o Debtor 1: 15912 Paulin Number Street Harvey	of the places y a Illinois	ou lived in the last	3 years. Do not include to Dates Debtor 1 lived there	Debtor 2: Same as Number Stre	Debtor 1	Zip Code	Same as Debtor 1 From
2. Di	uring the last 3 No Yes. List all o Debtor 1: 15912 Paulin Number Street Harvey	a Illinois State	ou lived in the last	3 years. Do not include to Dates Debtor 1 lived there	Debtor 2: Same as Number Stre	et State Debtor 1	Zip Code	there Same as Debtor 1 From To
2. Di	No Yes. List all of Debtor 1: 15912 Paulin Number Street Harvey City	a Illinois State	ou lived in the last	3 years. Do not include to Dates Debtor 1 lived there From To	Debtor 2: Same as Number Stre	et State Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1
2. Di	No Yes. List all of Debtor 1: 15912 Paulin Number Street Harvey City	a Illinois State	ou lived in the last	3 years. Do not include to Dates Debtor 1 lived there From To	Debtor 2: Same as Number Stre	et State Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1 From

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Evans

Debtor 1 Melanie Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$6000.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$16000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$16000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and exclusions) and exclusions) Est. LINK \$3,632.00 From January 1 of current year until Est. Child Support \$654.00 the date you filed for bankruptcy: Est. Unemployment \$5,400.00 Est. LINK \$5,000.00 For last calendar year: (January 1 to December 31, 2016 Est. LINK \$5,000.00 For the calendar year before that: (January 1 to December 31, 2015

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Debtor 1 Melanie Evans Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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Mithin 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? resides include your relabless; any general partners, relatives of any general partners, partnerships of which you are an ordinor, director, person in control, or owner of 20% or owner of 10% or owner owne	or 1	Melanie		R.	Ev	ans	Case number	(if known)
insider's Name Number Street City State Zip Code Insider's Name Number Street No Yes. List all payments that benefited an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payment and amount paid Reason for this payment Incided coedifor's name Number Street City State Zip Code Insider's Name Number Street City State Zip Code		First Name		Middle Name	Las	st Name		
Yes. List all payments to an insider. Dates of payment	nsi orp ige	ders include your porations of which nt, including one	relatives; an you are an for a busin	ny general partner n officer, director, ess you operate a	s; relatives of any person in control,	general partners; par , or owner of 20% or	tnerships of which y more of their voting	ou are a general partner; g securities; and any managing
Insider's Name Number Street City State Zip Code Insider's Name Number Street Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? No Yes. List all payments that benefited an insider. Dates of payment Dates of payment Dates of payment Insider's Name Number Street City State Zip Code Ensider's Name Number Street City State Zip Code	✓							
Number Street City State Zip Code	Ш	Yes. List all pay	ments to a	an insider.				Reason for this payment
City State Zip Code Insider's Name Number Street		Insider's Name						
Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? nclude payments on debts guaranteed or cosigned by an insider. ✓ No ☐ Yes. List all payments that benefited an insider. ☐ Dates of payment ☐ payment ☐ Total amount you still owe ☐ Insider's Name ☐ Number Street ☐ City State Zip Code ☐ Insider's Name ☐ Number Street ☐ Insider's Name ☐ Ins		Number Street						
Number Street City State Zip Code		City	State	Zip Code				
City State Zip Code		Insider's Name						
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Dates of payment Dates of payment Insider's Name Number Street City State Zip Code Insider's Name Number Street		Number Street						
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Dates of payment Insider's Name Number Street City State Zip Code Insider's Name Number Street		City	Stato	Zin Codo				
Insider's Name Number Street City State Zip Code Insider's Name Number Street		ude payments on No	_	_	sider. Dates of			Reason for this payment
Number Street City State Zip Code Insider's Name Number Street					1	F		Include creditor's name
City State Zip Code Insider's Name Number Street		Insider's Name						
Insider's Name Number Street		Number Street						
Number Street	_	City	State	Zip Code				
		Insider's Name						
City State Zin Code		Number Street						
		City	State	Zip Code				

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Debtor 1 Melanie Evans Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 2012 Chevrolet impala 06/2017 \$0 SKOPOS FINANCIAL LLC Creditor's Name Explain what happened 500 E JOHN CARPENTER FWY Number Street Property was repossessed. Property was foreclosed. **IRVING** 75062 Texas Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Melanie First Name	R. Middle Name	Evans Last Name	Case number (if known)	
11.				bank or financial institution, set off any am	ounts from your
	accounts or refuse to mal				
	✓ No				
	Yes. Fill in the details.				
			Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name		_		_
			_		
	Number Street		Last Autotion Consessed		
			_ Last 4 digits of account	number: XXXX-	
	City Stat	te Zip Code	_		
12.	Within 1 year before you fi appointed receiver, a cust			possession of an assignee for the benefit of	of creditors, a court-
	□ Na	toulan, or another official	111		
	✓ No Yes				
Dow	List Certain Gifts ar	nd Contributions			
rait					
13.	Within 2 years before you	ı filed for bankruptcy, di	d you give any gifts with a t	otal value of more than \$600 per person?	
	✓ No ✓ Yes. Fill in the details	for each aift			
	Gifts with a total value	_	Describe the gifts	Dates you	Value
	per person			gave the gifts	
	Person to Whom You (Gave the Gift	_		
			-		
	Number Street		_		
	City Stat	te Zip Code	-		
	Person's relationship to	you			
					_
	Person to Whom You (Gave the Gift			
			_		
	Number Street				
	City Stat		_		
	Person's relationship to	you			

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		Melanie	R.	Evans	Case number (if know	/n)	
		First Name	Middle Name	Last Name			
14.	Wit	hin 2 years before you filed	for bankruptcy, did	you give any gifts or contri	butions with a total value	of more than \$600	to any charity?
		No	, , , , , , , , , , , , , , , , , , , ,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		•	•
	널	Yes. Fill in the details for ea	och gift or contributio	20			
	Ш						
		Gifts or contributions to cl that total more than \$600		Describe what you con	tributed	Date you contributed	Value
		that total more than \$600				Continuatou	
		Charity's Name					
		Onanty 3 Name					
		Number Street					
		O'L Obsta	7'. 0. 1.				
		City State	Zip Code				
Part (6:	List Certain Losses					
	gan ✓	nbling? No Yes. Fill in the details. Describe the property you	lost and		e coverage for the loss	Date of your	Value of property
		how the loss occurred		Include the amount that pending insurance claim A/B: Property.		loss	lost
				1			
Part '	7:	List Certain Payments of	r Transfers				
40		ot a contrator of the					
	abo	hin 1 year before you filed fo ut seeking bankruptcy or pu ude any attorneys, bankruptcy	reparing a bankrupt	cy petition?			anyone you consulted
	abo	ut seeking bankruptcy or prude any attorneys, bankruptcy	reparing a bankrupt	cy petition?			anyone you consulted
	abo	ut seeking bankruptcy or plude any attorneys, bankruptcy	reparing a bankrupt	cy petition?			anyone you consulted
	abo	ut seeking bankruptcy or prude any attorneys, bankruptcy	reparing a bankrupt	cy petition?	or services required in your b	Date payment or transfer	Amount of payment
	abo	ut seeking bankruptcy or produce any attorneys, bankruptcy No Yes. Fill in the details.	reparing a bankrupt	cy petition? redit counseling agencies for the counseling agencies agencies for the counseling agencies for the counseling agencies agencies agencies for the counseling agencies agencies agencies agencies for the counseling agencies	or services required in your b	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or prude any attorneys, bankruptcy	reparing a bankrupt	cy petition? credit counseling agencies for the counseling	or services required in your b	Date payment or transfer	Amount of
	abo	ut seeking bankruptcy or pude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	reparing a bankrupt	cy petition? redit counseling agencies for the counseling agencies agencies for the counseling agencies for the counseling agencies agencies agencies for the counseling agencies agencies agencies agencies for the counseling agencies	or services required in your b	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or pude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	reparing a bankrupt	cy petition? redit counseling agencies for the counseling agencies agencies for the counseling agencies for the counseling agencies agencies agencies for the counseling agencies agencies agencies agencies for the counseling agencies	or services required in your b	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or pude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	reparing a bankrupt	cy petition? redit counseling agencies for the counseling agencies agencies for the counseling agencies for the counseling agencies agencies agencies for the counseling agencies agencies agencies agencies for the counseling agencies	or services required in your b	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or pude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois	reparing a bankrupt, petition preparers, or	cy petition? redit counseling agencies for the counseling agencies agencies for the counseling agencies for the counseling agencies agencies agencies for the counseling agencies agencies agencies agencies for the counseling agencies	or services required in your b	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or pude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	reparing a bankrupt	cy petition? redit counseling agencies for the counseling agencies agencies for the counseling agencies for the counseling agencies agencies agencies for the counseling agencies agencies for the counseling agencies	or services required in your b	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or pude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois	reparing a bankrupt, petition preparers, or	cy petition? redit counseling agencies for the counseling agencies agencies for the counseling agencies for the counseling agencies agencies agencies for the counseling agencies agencies for the counseling agencies	or services required in your b	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or pude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address	reparing a bankrupt petition preparers, or footback or bankrupt footback	cy petition? redit counseling agencies for the counseling agencies agencies for the counseling agencies for the counseling agencies agencies agencies for the counseling agencies agencies for the counseling agencies	or services required in your b	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or pude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address None Person Who Made the Paym	reparing a bankrupt petition preparers, or footback or bankrupt footback	cy petition? redit counseling agencies for the counseling agencies agencies for the counseling agencies for the counseling agencies agencies agencies for the counseling agencies agencies for the counseling agencies	or services required in your b	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or pude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address None	reparing a bankrupt petition preparers, or footback or bankrupt footback	cy petition? redit counseling agencies for the counseling agencies agencies for the counseling agencies for the counseling agencies agencies agencies for the counseling agencies agencies for the counseling agencies	or services required in your b	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or pude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address None Person Who Made the Paym	reparing a bankrupt petition preparers, or footback or bankrupt footback	cy petition? redit counseling agencies for the counseling agencies agencies for the counseling agencies for the counseling agencies agencies agencies for the counseling agencies agencies for the counseling agencies	or services required in your b	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or pude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address None Person Who Made the Paym Person Who Was Paid	reparing a bankrupt petition preparers, or footback or bankrupt footback	cy petition? redit counseling agencies for the counseling agencies agencies for the counseling agencies for the counseling agencies agencies agencies for the counseling agencies agencies for the counseling agencies	or services required in your b	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or pude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address None Person Who Made the Paym Person Who Was Paid Number Street	eparing a bankrupt petition preparers, or 60643 Zip Code	cy petition? redit counseling agencies for the counseling agencies agencies for the counseling agencies for the counseling agencies agencies agencies for the counseling agencies agencies for the counseling agencies	or services required in your b	Date payment or transfer was made	Amount of payment
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	abo	ut seeking bankruptcy or pude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address None Person Who Made the Paym Person Who Was Paid Number Street	eparing a bankrupt petition preparers, or 60643 Zip Code	cy petition? redit counseling agencies for the counseling agencies agencies for the counseling agencies for the counseling agencies agencies agencies for the counseling agencies agencies for the counseling agencies	or services required in your b	Date payment or transfer was made	Amount of payment

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Debtor	r 1 Melanie - F	₹.	Evans	ase number <i>(if known)</i>)	
	First Name N	liddle Name	Last Name			
h	Within 1 year before you filed for ba nelp you deal with your creditors on Do not include any payment or transfe	to make paym		nalf pay or transfer	any property to any	one who promised to
[No Yes. Fill in the details.					
	_		Description and value of any pro transferred	perty	Date A payment or transfer was made	Amount of payment
	Person Who Was Paid				 -	
	Number Street					
	City State	Zip Code				
40 V	•		variable as athemica transfer		ana athau than nu	
ti Ir	he ordinary course of your busines	s or financial at nsfers made as s	security (such as the granting of a securi			
	No Yes. Fill in the details.					
			Description and value of propert transferred		y property or ceived or debts paid	Date transfer was made
	Person Who Received Transfer					
	Number Street					
	City State Person's relationship to you	Zip Code				
	Person Who Received Transfer					
	Number Street					
	City State Person's relationship to you	Zip Code				
b	Within 10 years before you filed for peneficiary? These are often called asset-protection		d you transfer any property to a self-s	settled trust or sim	ilar device of which	you are a
[[✓ No Yes. Fill in the details.					
	_		Description and value of the pro	operty transferred		Date transfer was made
	Name of trust					

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Debtor 1 Melanie R Evans Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Evans Debtor 1 Melanie Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		Melanie First Name	R. Middle	Nama	Evans Last Name	Case nui	mber <i>(if kr</i>	nown)		
		rirst Name	Middle	name	Last Name					
26.	Hav		y in any judicial or	administrative	proceeding under	any environmental l	aw? Incl	ude settlements	s and order	'S.
		No								
	Ш	Yes. Fill in the det	tails.							
				Cour	t or agency	N	ature of	the case		Status of the case
		Case title								Ponding
				Cour	Name					Pending
		Casa number		Num	perStreet					On appeal
		Case number			33. 34. 331					Concluded
				City	State	Zip Code				_
Part	11:	Give Details Al	oout Your Busine	ess or Conne	ctions to Any Bus	siness				
27.	Witl	nin 4 vears before	vou filed for bank	ruptcv. did vou	own a business or h	nave any of the follo	wing co	nections to any	/ business?	,
		-	-			-	_	_		
					ororession, or otner or limited liability pai	activity, either full-tir	ne or pa	irt-time		
		A partner in a		orripariy (LLC) (or intrited liability par	thership (LLF)				
			rector, or managin	a executive of	a corporation					
				_	securities of a corp	oration				
	씜		above applies. Go		ls below for each b	usiness				
	ш	100. Officer all the	at apply above and		Describe the natu			Employer Identi	fication nu	ımber Do not
					Describe the natur	TO OT THE BUSINESS		include Social S		
		Business Name						EIN:		
		business name								
		Number Street						Dates business	existed	
		City	State Zig	o Code	Name of accounta	nt or bookkeeper		F	.	
		City	State Zij	Joue				From	_ 10	<u> </u>
					Describe the nature	re of the business		Employer Identi- include Social S		
								EIN:		
		Business Name								
		Number Street						Dates business	existed	
		-			Name of accounta	nt or bookkeeper				
		City	State Zip	o Code				From	To	<u> </u>
					Describe the natu	re of the business		Employer Identii		
									security nu	mber or ITIN.
		Business Name						EIN:		
		Number Street						Dates business	existed	
		Hamber Sueet			Name of accounta	nt or bookkeeper			JAIOCOU	
		City	State Zip	o Code				From	To	
										_

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Deb	otor 1 Melanie	R.	Evans	Case number (if known)
	First Name	Middle Name	Last Name	
28.	creditors, or other parties.	d for bankruptcy, did y	ou give a financial stateme	ent to anyone about your business? Include all financial institutions,
	✓ No Yes. Fill in the details below	OW.		
	_		Date issued	
	Name		MM/DD/YYYY	
			<u></u>	
	Number Street			
	City State	Zip Code	_	
Pari	t 12: Sign Below			
1	true and correct. I understand	that making a false st n fines up to \$250,000	atement, concealing prope	ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of De			Signature of Debtor 2
				Date
	Date 9/19/20	17		
I	Did you attach additional page	s to Your Statement o	f Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
	✓ No			
	Yes			
ı	Did you pay or agree to pay so	meone who is not an a	ttorney to help you fill out	pankruptcy forms?
	✓ No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this information to identify your case:					
Debtor 1	Melanie	R.	Evans		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois (State)		
Case number (If known)			(Ctato)		

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral Did you claim the property What do you intend to do with the property that secures a debt? as exempt on Schedule C? Surrender the property. Creditor's name: Retain the property and redeem it. Yes Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: Surrender the property. Creditor's No. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]: No. Surrender the property. Creditor's name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Creditor's Surrender the property. name: Yes Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]:

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Debtor	Meianie	H.	Evans	Case number (if	
1	First Name	Middle Name	Last Name	known)	
Part 2:	List Your Unexpire	d Personal Property Leas	es		
informa	tion below. Do not list		d leases are leases that	y Contracts and Unexpired Leases (Official Form 106G), fill in t are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).	
Des	scribe your unexpired p	personal property leases		Will the lease be assumed?	
Les	sor's name:			No Yes	
	scription of leased perty:				
Les	sor's name:			No Yes	
	scription of leased perty:				
Les	sor's name:			□ No □ Yes	
Dos	scription of leased			_	
	perty:				
Les	sor's name:			No Yes	
	scription of leased perty:				
Les	sor's name:			□ No □ Yes	
	scription of leased perty:				
Les	sor's name:			□ No □ Yes	
	scription of leased perty:			_	
Les	sor's name:			□ No □ Yes	
	scription of leased perty:				
Part 3:	Sign Below				
	er penalty of perjury, I o erty that is subject to		my intention about any	property of my estate that secures a debt and any personal	
	/s/ Melanie Evans		<u> </u>		
S	ignature of Debtor 1		Si	gnature of Debtor 2	
ח	ate 9/19/2017		Da	ate	
J	MM/DD/YYYY		Do	MM/DD/YYYY	

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Dist	rict of Illinois		
In re	Melanie R. Evans		Case	e No	
	Debtor				(If known)
			Cha	oter	Chapter 7
	DISCLOSURE OF	COMPENSATION	ON OF ATTOR	NEY FO	OR DEBTOR
С	Pursuant to 11 U.S.C. § 329(a) and ompensation paid to me within or endered or to be rendered on behavior	ne year before the filing of th	e petition in bankruptcy,	or agreed to b	be paid to me, for services
F	or legal services, I have agreed to	accept			\$1,413.00
Р	Prior to the filing of this statement	I have received			\$23.00
В	Balance Due				\$1,390.00
2. T	he source of the compensation p	aid to me was:			
	Debtor	Other (specif	fy)		
3. T	he source of the compensation p	aid to me is:			
	✓ Debtor	Other (specif	fy)		
4.	I have not agreed to share the members and associates of m	above-disclosed compensat y law firm.	ion with any other persor	unless they	are
	I have agreed to share the abo members or associates of my the people sharing in the com	law firm. A copy of the agree			
5. lr	n return for the above-disclosed for	ee, I have agreed to render le	gal service for all aspects	of the bankru	uptcy case, including:
	 a. Analysis of the debtor's fin bankruptcy; 	ancial situation, and renderir	ng advice to the debtor in	determining	whether to file a petition in
	b. Preparation and filing of ar	y petition, schedules, staten	nents of affairs and plan v	vhich may be	required;
	c. Representation of the debt	or at the meeting of creditors	s and confirmation hearin	g, and any ad	ljourned hearings thereof;
6. E	By agreement with the debtor(s), th	ne above-disclosed fee does	not include the following	services:	
		CERTIF	ICATION		
	ertify that the foregoing is a comp (s) in this bankruptcy proceedings		nent or arrangement for p	ayment to me	for representation of the
	9/19/2017		/s/ Alexander F	reber	
	Date		Signature of Att	orney	
			Semrad Law I	Firm	
			Name of law	firm	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

		filing fee administrative fee
+	<u> </u>	
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Evans, Melanie R.	Case No	Case No.			
	Debtor(s)					
		Chapter.	Chapter7			
	VERIFIC	ATION OF CREDITOR MAT	RIX			
knowledç	The above named Debtors hereby verify ge.	that the attached list of creditors is tro	ue and correct to the best of their			
Date:	9/19/2017	/s/ Evans, Melani Evans, Melanie F	3.			
		Signature of Deb	ntor			

SKOPOS FINANCIAL LLC PO Box 1640 Coppell, TX, 75019

AD ASTRA RECOVERY SERV 7330 W 33RD ST N STE 118 WICHITA, KS, 67205

Americash - Bankruptcy 880 Lee Street Suite 302 Des Plaines, IL, 60016

AT & T Mobility PO Box 769 c/o Mirian Ventura Arlington, TX, 76004

Bank of America 1701 River Oaks Dr # D Calumet City, IL, 60409

A-Check America, Inc. 1501 Research Park Drive Glendale, CA, 91204

City of Harvey 15320 Broadway Harvey, IL, 60426

Comcast p.o. box 196 Newark, NJ, 07101

ComEd 3 Lincokln Cetre c/o Sabrina Copelan Villa Park, IL, 60181

JEFFERSON CAPITAL SYSTEM PO BOX 11898 Atlanta, GA, 30355

Midwest Title Loans 2941 W 159th St Markham, IL, 60428 National Credit Lenders Po Box 250 Gilberts, IL, 60136

Nicor - PO Box 5407 PO Box 5407 Carol Stream, IL, 60197

Speedy Cash Po Box 101928 Birmingham, AL, 35210

IL Tollway PO Box 5544 Chicago, IL, 60608

Suburban Emergency Physicians Group 6836 South Euclid Avenue Chicago, IL, 60649

American InfoSource LP (agent for US Cellular) PO Box 248838 Oklahoma City, OK, 73124

Sprint Corp. PO Box 7949 Attn: Bankruptcy Dept. c/o Jake Rattmann Overland Park, KS, 66207

TMobile P.O. Box 742596 Cincinnati, OH, 45274

CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC, to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I agree to pay The Semrad Law Firm, LLC **\$1,413.00** in attorney fees plus costs in the amount of **\$387.00** to represent my interests in the preparation and filing of my Chapter 7 Petition and Schedules; preparation and attendance of the Section 341 Meeting of Creditors; review of any redemption agreements; review of any reaffirmation agreements; and case administration and monitoring. I further understand and agree that additional professional legal services will result in fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representing Client in Adversary Proceeding. \$300.00/hr. Adding additional bills \$50.00 Motion to Reopen and Avoid Lien \$1000.00

Motion to Reopen \$350.00 + court costs

I understand that these fees must be paid before such work will be completed. I acknowledge and agree that as the above additional fees constitute post-petition services, they are not dischargeable in my Chapter 7 case.

I also understand that, unless otherwise agreed, my Chapter 7 bankruptcy case will not be filed until I pay the attorney fees in full. As The Semrad Law Firm, LLC will begin to work on my file immediately after entering into this contract; I understand that any and all funds paid are not refundable.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay the balance of any unpaid fees to The Semrad Law Firm, LLC . Any fees owing to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy may be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay unpaid fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw representation in the event that I do not sign a second retainer after filing my case promising to pay said fees or in the event that I do not pay said fees.

I understand that any funds that I am tendering to The Semrad Law Firm, LLC, as part of this **advance payment retainer** shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm. I further understand that it is ordinarily my option to deposit funds with an attorney that shall remain my property as security for future services. However, The Semrad Law Firm, LLC, does not represent clients under such a security retainer because the preparation of a bankruptcy case requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while others may be only ministerial in nature. I further understand that the benefit that I am receiving under this fee arrangement is the commitment of The Semrad Law Firm, LLC, to perform any and all work reasonably necessary to file my case absent any extraordinary circumstances.

As The Semrad Law Firm, LLC, has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC. This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.*

I also understand that, if I am refiling a case with The Semrad Law Firm, LLC, and an audit of the previous case(s) indicate that remaining attorney fees are owed; any initial funds I pay to refile will first be applied to the balance owed on the previous case(s). If client breaches this agreement, client will be responsible for all costs associated with enforcing the terms of this contract including but not limited to court costs and attorney fees.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC, or an agent thereof.

Date: 09/05/2017

Attorney

*DISCLAIMER

The creditors listed in your bankruptcy petition will receive notice of your bankruptcy filing from the Clerk of the United States Bankruptcy Court. Please be advised that it will be several days before these creditors receive the notice. Therefore, if you are concerned about a particular creditor taking immediate action against you, contact this creditor directly and provide the creditor with a copy of your Notice of Bankruptcy Filing. This is especially important if you are at risk of having you vehicle repossessed, real estate foreclosed, or wages garni

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Debtor ⁻	1 Melanie First Name	R. Middle Name	Evans Last Name	Case numb	er <i>(if known)</i>		
	THE NAME	Wilder Walle	Last Name	Column A Debtor 1		Column B Debtor 2 or	
Do n	mployment compensation ot enter the amount if you conte or the Social Security Act. Instead		ceived was a benefit	\$860.00		non-filing spouse	_
For y			\$0.00				
For y	our spouse		\$0.00				
	sion or retirement income. Do fit under the Social Security Act.	not include any amou	nt received that was	a \$ <u>0.00</u>			-
amou paym intern	ome from all other sources no unt. Do not include any benefits nents received as a victim of a wa national or domestic terrorism. If and put the total below.	received under the Soc ar crime, a crime agains	cial Security Act or st humanity, or				
Othe	r Government Assistance			\$454.00			
Total	amounts from separate pages, i	f any.		+\$0.00		+	-
		•]_
11. Cal each	culate your total current mon	thly income. Add line	s 2 through 10 for	\$2,075.48	+		\$2,075.48
	umn. Then add the total for Coli	umn A to the total for 0	Column B.				
							Total current
Part 2:	Determine Whether the N	/leans Test Δnnlies	s to You				monthly income
	ulate your current monthly in						
	Copy your total current monthly	<u>-</u>	movi tricoc stops.		Copy line	11 here →	\$2,075.48
	Multiply by 12 (the number of n	nonths in a year),					X 12
	The result is your annual income	• •	m.			125	
							ΨΣ4,300.70
13 Calcu	ulate the median family incom	e that applies to you	. Follow these steps	:			
Fill in	the state in which you live.	is the contract of the contrac	Illinois	- AV			
Fill in	the number of people in your ho	ousehold.	3				
Fill in house	the median family income for yo ehold.	our state and size of	All Commission and Co			13	\$76,406.00
instru	d a list of applicable median inco ctions for this form. This list may do the lines compare?						
44. TOW	•						
14a.	Line 12b is less than or equal Go to Part 3.	al to line 13. On the to	p of page 1, check b	oox 1, There is no presumpt	tion of abu	se.	
14b.	Line 12b is more than line 1 Go to Part 3 and fill out For	3. On the top of page n 122A-2.	1, check box 2, The	presumption of abuse is d	etermined I	by Form 122A-2.	
Part 3:	Sign Below						
By si	igning here, I declare under pena	alty of perjury that the i	nformation on this s	tatement and in any attachn	nents is tru	e and correct.	
	<i>~</i>		- N				
		2 ans	end.	×			
S	ignature of Debtor 1			Signature of Debtor 2	-		
D	Pate 9/5/2017			Date 9/5/2017			
	MM/DD/YYYY			MM/DD/YYYY			
	you checked line 14a, do NOT fil you checked line 14b. fill out For						

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Evans, Melanie R.	Case No	
Debtor(s)		Case No.	
		Chapter.	Chapter7
	VERIFIC	CATION OF CREDITOR MATI	RIX
knowled		fy that the attached list of creditors is tru	e and correct to the best of their
Date:	9/5/2017	/s/ Evans, Melanie Evans, Melanie R. Signature of Debte	RMelanie Eenol

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ebtor <u>Melanie</u>	R.	Evans	Case number (if
First Name	Middle Name	Last Name	known)
t 2: List Your Unexpired	d Personal Property Leas	es	
ormation below. Do not list i	operty lease that you listed in real estate leases. Unexpired property lease if the trustee	l leases are leases that a	Contracts and Unexpired Leases (Official Form 106G), fill in the re still in effect; the lease period has not yet ended. You may J.S.C. § 365(p)(2).
Describe your unexpired p	ersonal property leases		Will the lease be assumed?
Lessor's name:			□ No
Description of leased property:			Yes
Lessor's name:	en 1940 i 1977 (1981) i 1970 (1985) de Perendière (No Yes
Description of leased property:			NAME OF THE PROPERTY OF THE PR
Lessor's name:	mar maker hammand hala i han maker sa maker sa makera na maramang halaga i ga ham _{sa ma} g Je	uu amminin ka kaka ka gara darak ka ka falkuu ka ka dada dada ka magaduun ha garaga aya	☐ No ☐ Yes
Description of leased property:			Record .
Lessor's name:	e de la companya del companya de la companya de la companya del companya de la companya del la companya del la companya de la		□ No □ Yes
Description of leased property:			bound
Lessor's name:			□ No □ Yes
Description of leased property:			Lound
Lessor's name:	- Profession which is minimum man in the last to be done or consequence as had been been a consequence to the consequence of th	remarked from the property of the second	□ No □ Yes
Description of leased property:			
Lessor's name:			☐ No ☐ Yes
Description of leased property:			Remot .
Sign Below			
Jnder penalty of perjury, I de property that is subject to ar		ny intention about any p	operty of my estate that secures a debt and any personal
/s/ Melanie Evans Signature of Debtor 1	alamie Eex	WO ×	ture of Debtor 2
Date 9/5/2017 MM/DD/YYYY		Date	MM/DD/YYYY

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Debtor 1	Melanie First Name	R.	Evans	Case number (if known)
	i ii st ivaine	Middle Name	Last Name	
28. Wi	thin 2 years before ye editors, or other part	ou filed for bankruptcy, did gives.	ou give a financial state	ment to anyone about your business? Include all financial institution
V	No			
	Yes. Fill in the detai	ils below.		
			Date issued	
	Name		MM/DD/YYYY	<u> </u>
	Number Street			
	City	State Zip Code		
	_ Oily	State Zip Gode		
Part 12:	Sign Below			
a bai	nkruptcy case can re	esult in fines up to \$250,000	atement, concealing proj or imprisonment for up to	perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature	e of Debtor 1		Signature of Debtor 2
	Date 9/	5/2017		Date
Did y	ou attach additional	pages to Your Statement o	Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
	√o ∕es			
Did y	ou pay or agree to pa	ay someone who is not an a	torney to help you fill ou	t bankruptcy forms?
posterior .	No			
	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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		D00	ument Page	9 08 01 09	
Fill in this infor	mation to identify you	ır case:			
Debtor 1	Melanie First Name	R. Middle Name	Evans Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name Last Name		
	Bankruptcy Court for th		District of Illinois		
Case number (If known)			(State)		
Official	Form 106E)ec			Check if this is a amended filing
Declarat	ion About a	n Individual Debt	or's Schedule	es	12/1
money or prope	erty by fraud in conne 1341, 1519, and 357	ection with a bankruptcy case	r amended schedules. e can result in fines up	Making a false statement, conce to \$250,000, or imprisonment for	ealing property, or obtaining r up to 20 years, or both. 18
Did you pa	ay or agree to pay so	meone who is NOT an attorne	y to help you fill out ba	nkruptcy forms?	
☑ No ☐ Yes. 1	Name of person		Attach Bankruptc; Signature (Official	y Petition Preparer's Notice, Declara I Form 119).	tion, and
	are true and correct.	lare that I have read the sumr		d with this declaration and	

Signature of Debtor 2

MM/DD/YYYY

Date

Signature of Debtor 1

MM/DD/YYYY

Date 9/5/2017

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Debtor 1 Melanie First Name	R. Middle Name	Evans Last Name	Case number (if known)			
16. What kind of debts do you have?	 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 					
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing unde expenses are p	nder Chapter 7. Go to line 18 or Chapter 7. Do you estimate oaid that funds will be availat		y is excluded and administrative reditors?		
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000 5,001- 10,001	L.	25,001-50,000 50,001-100,000 More than 100,000		
19. How much do you estimate your assets to be worth?	✓ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,00 ☐ \$500,001-\$1 million	\$10,00 0 \$50,00	0,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,00 \$500,001-\$1 millio	\$10,00 0 \$50,00	001-\$10 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
Part 7: Sign Below				-		
	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
	/s/ Melanie Evans Signature of Debtor 1 Executed on9/3	<u>Nolanie Ex</u>	Signature of Debto	r 2		
- Skalandorbnik fi sakisah sakish		MM / DD / YYYY	Executed Off _	MM / DD / YYYY		